

## **Historic, Archive Document**

Do not assume content reflects current scientific knowledge, policies, or practices.





1.9  
Agg 8/12/25  
ROBERTO

# THE PRESIDENT'S AGRICULTURAL CONFERENCE

WASHINGTON

LIBRARY  
BUREAU OF HOME ECONOMICS

RELEASE MORNING PAPERS, MONDAY, FEBRUARY 2, 1925.

## AGRICULTURAL CONFERENCE SUBMITS ITS ADMINISTRATIVE REPORT TO THE PRESIDENT

Washington, D. C., February 2:- Passing rapidly from its recommendation on legislation for consideration of the present Congress, the President's Agricultural Conference turned its attention to the administration of Government departments that affect the interests of the American farmer, and to-day released its report made to President Coolidge on this phase of its work.

The report of the Conference on administration is the result of its study on this subject since early last November, and covers every major activity of the Government, including not only the activities of the United States Department of Agriculture but other departments and agencies whose work relates to the Agricultural problems of the country. The Conference stressed the necessity for better service to agriculture through all Governmental agencies and forcibly announced its opinion that agriculture is entitled not only to the passage of proper laws but also to adequate administration of these laws, and to harmonious service by all the departments of the Government.

1925  
FEB 2





The jealousies between bureaus and the lack of a coordinated Government program for the service of the American farmer were vigorously condemned.

The practice of conducting both service and regulatory activities in the same office and with the same personnel has many disastrous effects, according to the Conference, and they should be separated as completely as possible. Furthermore, agencies with police or regulatory activities are called upon to promote better conditions in the affected industries by carrying out the spirit of the laws being administered rather than in strict compliance with the letter of the law.

After reviewing a portion of President Coolidge's address to the Conference on Northwestern agriculture and finance held in Washington in February, 1924, the Conference reported in detail on rural credit and banking. It was pointed out that of the 11,000 State banks in this country which are eligible for membership in the Federal Reserve System, only about 1650 are members. "This leaves a large number of banks entirely outside of the Federal Reserve System," says the report, "and results in a divided system of banking, with consequent weakness to the nation's credit structure."

A unified national banking system was strongly urged in the Conference report, with the statement that such a system can only be developed by a Federal banking policy which will encourage eligible non-members to become a member of it. On this point the report says: "The Conference desires to raise the question as to why State banks do not become members of the Federal Reserve system in larger numbers and what situation in law or administration restricts the development of the necessary banking principles for the safety and stability of agriculture and industry?"

Security of American agriculture from foreign diseases and pests is of the highest importance, said the Conference on the subject of plant and





animal quarantines. Much good work has been done in this connection by agencies in the United States Department of Agriculture, it states, but necessary protection is inadequate through lack of funds, powers and administrative programs.

A plan for uniform State quarantine rules and regulations was recommended by the Conference. Progress in this direction could be obtained, it is felt, by bringing State directors of agriculture into conference with the Secretary of Agriculture through payment by the Federal Government of the expenses of such a conference, and by giving the proper State officials the status of a collaborator. It was further recommended that liberal funds be made available for the proper protection of American agriculture against invasion of foreign plant and animal pests.

In case that the Federal Cooperative Marketing Board is established as proposed in the preliminary legislative report, the Conference recommends that it should investigate all complaints made to it through cooperative associations on problems coming before the Interstate Commerce Commission. It was the intention of the law which created the Interstate Commerce Commission, according to the report, to make it not only the arbitrator or judge between the shipper and the railroads, but also as an investigator and advocate for the shipping public in general.

In more recent years the Interstate Commerce Commission has failed or has been unable, due in part to multiplicity of work and lack of funds, to recognize its responsibility as an advocate of the shipper and has developed into a court, in the opinion of the Conference. Consequently, the cost of employing legal and traffic advisors makes it almost impossible for a farmer, representing an unorganized industry, to get redress in rate matters. Competent advice and assistance could be granted farmers through the Cooperative Marketing Board, the Conference concludes.







The Conference urged upon the Bureau of Internal Revenue that in administering the law of 1924, and in relation to the exemption of cooperative organizations from taxation, exemption should be based upon broad principles in place of the attempt to apply hundreds of small rules. The Conference recommended the adoption as a part of the system of standing administrative regulations of a statement that any cooperative organization will be deemed to be eligible for exemption if it is shown to be: first, that its activities have been restricted to the service of its members; and, second, that its entire income from its activities is paid to the benefit of its members.

The Tariff Commission can materially assist in bringing relief to agriculture at the present time by actively functioning along the lines of its constituted powers and responsibility, the Conference states. Congress gave the Tariff Commission powers and responsibilities upon which to build an aggressive fact-finding body that should take the initiative in assembling the information needed for a wise and efficient application of existing protective tariff schedules. Up-to-date information on costs of producing foreign and domestic agricultural commodities, in the opinion of the Conference, would enable the President to call for an investigation and receive a report in time to act with at least a fair degree of promptness on tariff schedules.

Expansion of the leased wire of the Market News Service in the Federal Department of Agriculture, was recommended in the report. There are a number of livestock and other markets from which no reports are received at the present time, and the Conference feels that the leased wire should link up all important producing and marketing centers if it is to operate with complete efficiency.

The text of the administrative report submitted to the President by the Agricultural Conference follows:

The first of the three major areas of concern is the...  
The second area of concern is the...  
The third area of concern is the...

The second area of concern is the...  
The third area of concern is the...  
The fourth area of concern is the...

The fifth area of concern is the...  
The sixth area of concern is the...  
The seventh area of concern is the...



# THE PRESIDENT'S AGRICULTURAL CONFERENCE

WASHINGTON

RELEASE MORNING PAPERS, MONDAY, FEBRUARY 2, 1925.

Report to the President by the Agricultural  
Conference on Administration of Federal  
Departments and Agencies Related  
to Agriculture.

- - -

In its consideration of the general problem of how the Federal Government may give additional aid to agriculture, the President's Agricultural Conference has found that in many cases the desired assistance may be provided by a more efficient administration of existing governmental agencies rather than by the creation of new agencies or activities. In many instances, more effective administration requires only the adoption of a more sympathetic or aggressive attitude on the part of government officials in charge in the formulation of policies and their application to agricultural situations which arise from time to time, in order to secure the desired result; while in others there is need for increased facilities of equipment, personnel, or funds to make the existing agencies





fully effective.

The Conference presents at this time a report of its findings and recommendations concerning administration of government agencies in those matters to which it has thus far been able to give careful consideration.

General Administration.

The activities of many different departments and agencies of the Federal Government have a direct bearing upon agricultural welfare. In general, these activities may be divided into two major types; namely, service functions and regulatory or law-enforcement functions. Service activities consist essentially in the accumulation and dissemination of information concerning all factors which enter into the production, distribution, and consumption of agricultural products, and advice and assistance in putting this information into practice. Regulatory functions consist essentially in the interpretation and enforcement of laws and regulations designed to protect the interests of both the producers and the consumers of agricultural products.

In many of the Federal departments, both the service





and regulatory functions dealing with the same commodity or industry are lodged in the same bureau, office, or personnel.-- This has many disastrous effects. In the discharge of the regulatory or police function, officials of the department are sometimes required to adopt the judicial attitude, sometimes a combined judicial and prosecutory attitude, but more often an exclusively prosecutory one. This attitude inevitably leads to a feeling of antagonism of interest between the department officials and the individual citizens or organizations which come into contact with the Federal agency. Such a feeling is the exact opposite of that which must maintain if the service functions of the agency, which depend upon a community of interest in advancing the welfare of the industry, are to be effectively discharged. Many of the instances of unsatisfactory administration of government activities touching agricultural welfare, which have been brought to the attention of the Conference, have been clearly and directly traceable to the feeling of antagonism, instead of community of interest, between the government officials and the individual or group which was seeking governmental assistance.

The Conference, therefore, recommends that in all





branches of the Government, the service function and the regulatory function be separated as completely as possible in organization, personnel, and action.

Further, the Conference finds that in many instances, the effective administration of Federal departments is seriously handicapped by interdepartmental or interbureau jealousies. These have two unfortunate results. First, the "dog-in-the-manger" attitude of one department may seriously handicap the development of a constructive program of administrative efficiency in another department. Second, proposals for the increase of personnel and equipment in one department may be prompted by the desire to rival or surpass another department in size and influence instead of by a sincere desire to render additional service to the welfare of the nation or of the particular industry whose interests the department is specially fitted to serve.

The Conference realizes that personal or political influences and the Civil Service status of employees who may offend in this respect present limitations to the extent to which administrative officers can remedy the ills





arising from interdepartmental or interbureau jealousies. But it desires to express its conviction that each new administration which is elected to present the interest and welfare of the people as a whole can render invaluable service if it will scrutinize with great care each new proposal to increase the activities and influence of government bureaus or departments and will base its program and policies in these matters upon a recognition of the value of the service to be rendered rather than upon the demands arising out of departmental rivalries or jealousies.

Again, many instances of unnecessary and unwise duplication in the accumulation of the same information, data, etc., for use by different departments of the government have come to the attention of the Conference. In many cases, this seems to be done deliberately and with full knowledge that the same field has already been covered by another department. This is thoroughly reprehensible from every standpoint. If the information assembled by one department is adequate and accurate enough to be presented to the public to be accepted by it for use with confidence in government statements, it should be thus accepted by other departments for use in their own



projects or administrative procedure. If the information gathered by one department is not suitable for use with confidence by another department of the Government, it certainly has not justified the expense incurred in its accumulation, nor should it be presented to the public. The accumulation of duplicate data, statistics, etc., by different branches of the Government is not only an unnecessary and unjustifiable public expense, and bad administration, but tends to lessen the confidence of the public in all such government information.

The Conference, therefore, believes that the creation of some interdepartmental agency charged with the duty to study this matter and to promote interdepartmental coordination in the assembling and use of government information would be a wise and effective step toward better administration.

Finally, the Conference wishes to emphasize the importance of recognition by all Federal agencies that much of the police or regulatory duties of the Government are in connection with remedial rather than punitive legislation. The ultimate value of such legislation depends upon its administration in accordance with the





spirit of the law and its purpose to promote better conditions in the industry with which it deals rather than in the enforcement of strict compliance with the letter of the law, and the imposition of a multitude of detailed regulations and restrictions which hinder instead of assist in the development of the industry. In many cases, Federal commissions, boards, or bureaus, which the records clearly show were originally established to act in behalf of individual farmers or of groups which do not have sufficient funds to act for themselves in investigating apparent injustices and in presenting these for hearing before proper tribunals, have departed from this original purpose and are now acting either as the tribunal itself to which complainants must present their case, or, in some cases, as the prosecutors of the very persons whose cause they were created to serve.

The Conference believes that every effort should be made to carry over into the regulatory functions of Federal agencies, to some degree at least, the spirit and attitude which should prevail in their service functions, and that the Administration should cause to be made, at periodic intervals, surveys which will determine whether





these agencies are performing their proper functions.

In addition to these general statements and recommendations, the Conference has the following specific recommendations to make with reference to the more efficient administration of those matters of special departmental activities to which it has thus far been able to give attention:

Rural Credit and Banking.

The general subject of rural credit has been widely discussed in its various aspects in recent years. The President in his address to the Conference on Northwestern Agriculture and Finance held in Washington on February 4, 1924, stated:

"The difficulties of agriculture, and the difficulties of the banking institutions in the agricultural districts, arise, to some extent at least, from common causes. But it must be recognized that all the banking difficulties are by no means due to unfortunate agricultural conditions. There is every indication that in the case of some of the institutions which have been compelled to close their doors during the past years, the difficulties have been due essentially to poor banking rather than to distressed agriculture. \* \* \* It is possible, however, to indulge the hope that out of this experi-



ence there may come for the benefit of future generations an improvement in the management and policies of the financial institutions which serve the agricultural interests. Just as the diversification program is intended to establish a sounder basis for permanent successful farming, so the consideration of the financial aspects of the present situation should lead to greater efforts to promote wiser, sounder banking.

\* \* \* \* \*

"Agriculture and banking, like all other interests, are not the business of the Government, but the business of the people. Primarily they must assume responsibility for them. The Government can help, should help, and will help; but it will be entirely ineffective unless the main impulse comes from the people."

No discussion of the agricultural problem would be complete without consideration of the banking problem in the agricultural districts, for, as the President so aptly said, "The difficulties of agriculture, and the difficulties of the banking institutions in the agricultural districts, arise, to some extent at least, from common causes."

The banking problem, so far as agriculture is concerned, can not be approached from an exclusively Federal point of view. The National banking system and the Federal Reserve system leave outside of those systems--under





State supervision and control and operating independently-- approximately two-thirds of the banks of the country.

While it is not within the scope of this Conference to make recommendations concerning this matter, it deems it necessary to call attention to some of the problems involved in the hope that they will receive the consideration which their importance deserves.

There are around 30,000 banks in the United States. About one-fourth of these are national banks and the remainder are State banks. Of the State banks, about 10,000 are ineligible to join the Federal Reserve System. Figures compiled recently indicate that nearly 11,000 are eligible for membership, and that only about 1650 of these are members. This leaves a large number of banks entirely outside of the Federal Reserve System and results in a divided system of banking, with consequent weakness to the nation's credit structure.

The Conference can not indicate the way by which the Federal Government can cure difficulties created by certain State banking laws, but it can not, on the other hand, fail to point out the resulting difficulties for ag-





riculture. The problem is so big and so important that the Conference feels it merits the active interest and thorough consideration on the part of the State authorities and particularly of the agricultural interests. A business can not be considered strong and sound if the banking structure that serves it ~~is~~ weak and unsound, and it must be admitted that this is unfortunately the case in very large agricultural areas at the present time.

It ~~is~~ apparent, moreover, that the country lacks a unified credit system and that such a system can only be developed by a Federal banking policy which will draw eligible non-members into membership in a unified national banking system. The Conference desires to raise the question why State banks do not become members of the Federal Reserve System in larger numbers and what situation in law or administration restricts the development of the necessary banking principles for the safety and stability of agriculture and industry.

Congress has given consideration during the past three years to the agricultural credit and banking situation. The Federal Intermediate Credit Banks were created by Congress, with sixty million dollars capital subscribed by



the Government, and ample borrowing capacity, to extend assistance, in case of need, to the agricultural interests through banks, livestock loan companies, and cooperative marketing associations, for periods ranging from six months to three years. The lack of proper support by the Intermediate Credit Banks for the livestock industry has been fully discussed in the Conference report on livestock. It should be further stated, however, that a similar situation has existed on the part of certain of the Intermediate Credit Banks in extension of credit to their local cooperative marketing organizations and the same aggressive steps should now be taken by the Federal Farm Loan Board to open to them the proper lines of credit.

#### Plant and Animal Quarantine.

Security of American agriculture from the invasion of foreign diseases and pests, and the protection of agriculture against the transmission of diseases and pests already established in certain sections of the country, are of the highest importance. There is increasing danger which calls for increasing vigilance in policing all possible disease carriers imported into the country or trans-





mitted within it.

In the United States Department of Agriculture, the Bureau of Animal Industry and the Federal Horticultural Board are charged with the responsibility for this policing service, and much good work has been done by both bureaus. However, at the present time there is urgent need of immediate recognition of the inadequacy of protection to American agriculture through the lack of funds, powers, and administrative programs for the prevention of the importation and spread of diseases and pests. The outbreak of such diseases and pests are not local matters, but may at any moment become national calamities. Within the past year there have been two invasions of the foot-and-mouth disease, either one of which might bring ultimate disaster not only to the livestock industry, but also to other industries of the country.

There are continuing threats of grave plant pests of devastating character. Particularly as to entry of plant pests, many of our ports of entry are entirely unprotected, while at other points the present administration only provides for the most superficial inspection





with a dependence upon local inspection at the point of destination, which in practice is often deficient because of utter lack of facilities with which to make proper investigation. Such pests as brown-tail moth, gypsy moth, fruit flies, pink bollworm of cotton, the European corn borer, and others, continually threaten the safety of American agriculture. They are continually intercepted at points of entry, and undoubtedly are passing through unguarded ports and through points of inadequate police protection.

It is fully recognized that the Federal Government has no authority to require the various States to enact uniform regulations to prevent the spread of diseases and pests. This, however, does not change or modify the necessity for such uniform State quarantine regulations through the development of Federal leadership and the willingness of the Federal representatives to promptly and effectively respond to invitations from various parts of the country to take charge of outbreaks or to cooperate with States in the prevention of the spread of diseases and pests.

The Conference, therefore, concurs in the suggestion that the President should urge upon the Secretary of Ag-



riculture the recognition of the necessity of increased activity and vigilance upon these lines, and that specifically, the Secretary of Agriculture should take action in the following matters.

First, there should be built up a plan for uniform State quarantine rules and regulations, and every effort should be made by conference and leadership to obtain the full cooperation of the governors and State directors of agriculture in concurring in these rules and regulations whenever necessity dictates. To effect such results it will, of course, take time and patient effort. It is recognized that already efforts are being made on these lines and partial results have been obtained. By bringing the State directors of agriculture into conference with the Secretary of Agriculture in Washington, through payment by the Federal Government of the expenses of such conference, it is believed that important and most beneficial results can be obtained. Furthermore, it is earnestly suggested that State directors of agriculture and other appropriate State officials should be given the status of collaborators in order that the Federal program may be properly and practically accepted by various State and local





officials. The purpose of this proposal is to set up Federal leadership in the event of threatened invasion or spread of disease or pests in order that the great agricultural assets of the Nation may be properly protected by wise cooperation between the states and effective administration through the Federal Department of Agriculture.

Second, it is further recommended that in matters of quarantine the Director of the Budget and the Secretary of Agriculture take into account the increasing perils that threaten American agriculture, and, therefore, the increasing funds that may be necessary to properly police the vast agricultural resources of the country against destruction by the introduction of those insects and diseases which already have destroyed the producing powers of other areas of the world. Without a complete and available organization and the necessary policing, and without coordinated and accepted arrangements with the various states, it is impossible to expect that American agriculture will continue to be secure against the type of destruction which from time to time already has taken hold in various parts of the country, and which will threaten the agricul-



tural resources of the country in increasing degree in future years.

Interstate Commerce Commission.

It was the intention of the law which created the Interstate Commerce Commission to make it the duty of the Commission to act not only as an arbitrator or judge between the shippers on the one hand, and the railroads on the other, but also as an investigator and advocate for the shipping public in general. That this latter duty was just as important in the minds of Congress as its duty to act as a court in adjusting differences between the railroads and the shipper, is clearly shown in the debates which took place in Congress previous to the passage of the Act setting up the Commission. Those who opposed the passage of the law insisted that the courts were the proper agencies to handle rate matters, while the supporters of it insisted that it was necessary to have a Governmental agency to assist an aggrieved individual in both preparing and presenting his case.

That the members of the Commission recognized its





duty to the public is borne out in an address of Hon. Charles A. Prouty, a member of the Interstate Commerce Commission, delivered at a meeting of the American Bar Association at Portland, Maine, in 1907. On this occasion Commissioner Prouty stated: "If a railway imposes upon you, in common with others, an unjust rate, that is not a private but a public wrong which should be corrected by public authority in which you, as an individual, can not be expected to redress for the benefit of your fellows. Any scheme of a regulation which does not embrace this feature will end in failure."

It is unfortunate that in more recent years the Interstate Commerce Commission has failed or has been unable to recognize its responsibility as an advocate of the shipper and has developed into a court. The methods of procedure and the practices that have been developed are constantly making it more difficult for a shipper to obtain redress. The cost of employing counsel and the necessary expenses makes it almost impossible for the ordinary citizen to get a hearing. There are few, if any, courts where it is more expensive or more difficult to obtain relief, neither is there any court more deliberate in



reaching its decisions after a case is presented.

It is apparent to the Conference that multiplication of work in the Interstate Commerce Commission during recent years, together with limited funds, have contributed to the present situation. The situation is such, however, that a farmer representing an unorganized industry and who is not in a position to retain traffic and legal advisors cannot expect ample consideration from the Commission unless some agency is provided whereby it will be the duty of some one to represent agriculture in hearings before it.

It is the feeling of the Conference that problems coming before the Interstate Commerce Commission are so closely allied with marketing and distribution that such work on behalf of the farmer could well be undertaken by the Federal Cooperative Marketing Board, proposed in the preliminary legislative report of the Conference. Through this Board agriculture, organized through cooperative associations, would have at its command an agency similar to those existing for other industries, whereby it could seek redress in rate matters. The Conference further recommends that if such a unit is created it should investigate all complaints made to it regarding rate matters that affect





agriculture and otherwise assist in an advisory capacity.

Tax Exemption of Cooperative Organizations.

The Revenue Act of 1924, as well as those which immediately precede it, recognizes that the provision for exemption of cooperatives from Federal taxation is sound public policy and equitable in its effect.

While the Conference does not consider it desirable that the present general provision for exemption, contained in the Revenue Act be elaborated upon, it recognizes that the application of this principle through administration is to the common interest of the general public and of the cooperative movement, and deems it of first importance to emphasize the necessity of an application of the exemption provision best calculated to secure the benefits contemplated by the law itself.

With this in mind, the Conference, therefore, recommends that the determination of exempt status be referred to that ultimate test which is found in the statutory definition, and that such test be given the greatest possible emphasis by the administration, both in its



published regulations and in practice, in contrast to the incidental decisions in specific cases, determining matters relatively detailed and peculiar to such individual instances. It is the tendency of such determinations to reduce cooperative organizations to a system of precedents and forms and these tend to become the official criterion of exemption, and have an even more widespread effect as they are accepted as constituting definite limits to the formulation of cooperative projects.

There are but two limits to be placed on the interests and extent of that development, so long as the principle of cooperation continues to be accorded public approval. The first of these limits is to be found in the dictates of sound business policy, and that is and always must be, the exclusive concern of cooperative members and their executives.

The second limitation takes the form of the definitions of cooperative organizations which shall be tax exempt. Expressive of the existing statutory provisions in this regard, the Conference recommends the adoption, as part of the system of standing administrative regulations, of a succinct statement that any organization, regardless of its





form or complexity, which is controlled by the classes of agricultural producers enumerated in the law, and the executives exclusively responsible to them, will be deemed to be eligible for exemption if it is shown, to the satisfaction of the administration that:-

1. Its activities have been restricted to the service of its members in their capacity as agricultural producers in assisting in, or supplying the requirements of production; in providing services of processing or classification; or in affecting distribution and sale.

2. Its entire revenues from these activities have inured directly to the benefit of the members, in accordance with their contribution, with deduction only of legitimate expenses for materials furnished and services employed and of the charges necessary for capital investment and reserve.

United States Tariff Commission.

The Act of Congress which established the United States Tariff Commission gave it power to investigate not only the "administration and fiscal and industrial effects" of the custom laws of this country, but also the "condi-



tions, causes, and effects relating to competition of foreign industries with those of the United States, including dumping and cost of production," and the Act carried a provision that the Cost of Production Division of the Bureau of Foreign and Domestic Commerce in the Department of Commerce be transferred to the Commission. The functions of this Commission were enlarged by the Tariff Act of 1922, which authorizes the President to declare modification of the duties prescribed in the act after investigation by the Tariff Commission of domestic and foreign costs of production.

The powers and responsibilities given the Tariff Commission in the Organic Act and the Tariff Act of 1922 clearly constitute a basis upon which to build an aggressive fact-finding body that should take the initiative in assembling the information needed for a wise and efficient application of the existing protective tariff schedules. Because agriculture is in need of the fullest measure of protection possible under the provisions of the Tariff Act of 1922, attention is especially called by the Conference to the advantages of up-to-date information relative to domestic and foreign costs of production on agricultural commodities which flow into and out of the United States.





With such information at hand the President can call for investigation and receive a report in time to act with at least a fair degree of promptness in proclaiming modification of duties when commodities are suffering from the pressure of foreign competition.

It is the conclusion of the Conference that the Tariff Commission can materially assist in bringing relief to agriculture at the present time by actively functioning along the lines of its constituted powers and responsibilities.

Crop Estimates and Market News.

After a careful inquiry into the scope, character, and methods of assembling and distributing information by the crop reporting and market news services of the Bureau of Agricultural Economics, United States Department of Agriculture, the Conference finds the information collected and disseminated under these services to be timely and valuable, and to be indispensable in bringing about orderly production and marketing.

There are a number of livestock and other markets from which no reports are received at the present time. The Conference feels that the leased wire of the market news service should link up all important producing and marketing centers if it is to operate with complete efficiency. And although





the Conference heartily endorses economy and reduction in Government expenditures, it feels that expansion of this service would be justified and recommends that additional funds be made available for its proper development.

Reports on other matters coming within the scope of the work of the Conference will be made on later dates.

Respectfully submitted,

Robert D. Carey,  
Chairman.

Fred H. Bixby

R. W. Thatcher

C. S. Barrett

O. E. Bradfute

W. C. Coffey

Ralph P. Merritt

W. H. Jardine

L. J. Taber

